# Financial Services Guide

Our guide to assisting you with your financial needs

Version 1.5 | Monday, the 11th day of December in the year 2023

The Trustee for The Yurko Family Trust T/A Thrive Financial Planning | ABN 80 346 511 003
Corporate Authorised Representative 000449875
Beryllium Advisers Pty Ltd | ABN 30 646 510 769 | AFSL 528250

# Let us guide you

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we offer and whether they are appropriate to meet your needs. This FSG provides you with important information on how to engage with one of our Advisers.

This FSG covers the following:

- Information about Beryllium Advisers Pty Ltd as a licensee
- Details on how you may instruct your Adviser
- Who will be responsible for providing the financial services
- Details of the financial services and/or products Beryllium Advisers Pty Ltd can provide
- The documents you may receive
- Remuneration received by your Adviser
- Other forms of remuneration or benefits
- Privacy (i.e. collection and handling of your personal information)
- The complaints procedure
- Compensation arrangements in place

Please take the time to review this document before engaging our services.

Throughout this FSG, Beryllium Advisers Pty Ltd is referred to as "we", "us", "our" or any variations.
The term "Adviser" refers to Beryllium Advisers Pty Ltd's authorised representatives.

## Lack of Independence

Under the Corporations Act, I am prevented from using the terms independent, impartial, and unbiased as both my Licensee and I receive commissions for the advice that I provide on life insurance products and may charge fees based on the amount of money invested.

# Our responsibility

Your Adviser provides financial advice and services on behalf of Beryllium Advisers Pty Ltd and accordingly we are responsible for the financial advice and services they provide. Our Advisers are committed to providing quality financial advice and a wide choice of products and/or services to suit individual client circumstances.

Your Adviser is obliged by law to act in your best interests and provide appropriate advice, when providing financial advice to you.

As part of our commitment to you, Beryllium Advisers Pty Ltd advisers adhere to our Codes of Ethics/Conduct.

# The adviser profile

Prior to providing any personalised financial advice products and/or services our Advisers are required to provide you with a copy of this FSG along with an Adviser Profile.

The Adviser Profile contains important information about your Adviser. This includes their Authorised Representative number and/or Corporate Authorised Representative number (if applicable), accreditations, qualifications and experience, areas of advice and types of financial services they can provide, details of how they get paid and fees that you may be charged.

# What financial services we can provide

Beryllium Advisers Pty Ltd is licensed to provide financial product advice on the following services:

- Wealth creation strategies
- Life insurance advice
- Superannuation strategies
- Debt reduction strategies
- Cash flow management
- Retirement planning
- Aged care strategies
- Estate planning strategies
- Tax (financial) advice

We can advise in the following products:

- Basic and non-basic deposit products
- Debentures, stocks and bonds
- Life insurance (personal and business)
- Managed investments
- Margin Lending
- Investor Directed Portfolio Services (IDPS)
- Retirement Savings Accounts (RSA) Securities
- Superannuation
- Self-managed superannuation

Beryllium Advisers Pty Ltd maintains an Approved Product List (APL). Subject to attaining required accreditation, your Adviser is able to recommend any product on the Beryllium Advisers Pty Ltd APL.

There may be instances where your Adviser will need to consider products outside of the APL. In these cases, your adviser may apply to Beryllium Advisers Pty Ltd's Research Department to obtain a one-off product approval.

# Documents you may receive

If you decide to obtain personal financial advice, your Adviser will need to determine your needs, objectives and relevant financial circumstances. At the initial advice appointment, your Adviser will typically gather the relevant information by using a client data collection form. You will be asked to provide accurate information about your personal and financial situation and keep your Adviser informed of any changes to your relevant circumstances. Your Adviser will also need to verify your identity.

When your Adviser provides personal financial advice to you, you may receive one or more of the following documents:

- Letter of Engagement
- Statement of Advice (SoA)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS)
- Fee Disclosure Statement (FDS)
- Fee Consent Form

These documents may be provided physically or electronically.

The SoA will set out the advice that has been tailored to your specific circumstances and provide you with details of all relevant disclosures including details of any remuneration payable. Where you receive ongoing or further advice a RoA may be provided.

A PDS will be provided if a product recommendation is made and includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

An FDS will be issued to you in instances where you enter into an Ongoing Fee Arrangement with your Adviser for a period greater than 12 months. The FDS will contain information about the services you were entitled to receive, the services you actually received and the fees you paid during the period as well as a summary of the expected fees and services for the next period. The FDS will be provided to you annually.

A Fee Consent Form is a document required to capture your consent to a fee being charged or continuing to be charged, it may be generated by us, or a form provided by your chosen product provider.

You may request in writing a copy of any advice document up to seven (7) years after the advice has been given.

# How to give instructions

Your Adviser may accept your instructions by phone, letter, email, “SMS/text” or fax. In some instances, your Adviser can only accept written instructions from you and they will let you know when this occurs.

# Your privacy

Your Adviser is required to maintain physical or electronic records of documentation for any financial advice given to you, including information that personally identifies you and/or contains information about you. These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may also decline to provide advice if they feel they have insufficient information to proceed.

We will also collect information from you to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act. We will generally collect this information directly from you however in some cases we will seek your authority to collect it from other parties such as your accountant or your superannuation fund.

Beryllium Advisers Pty Ltd respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please see our Privacy Policy.

# Disclosure of information

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and Paraplanning service providers
- IT service providers

Beryllium Advisers Pty Ltd may engage third party service providers to assist in the provision of products or services.

Some services may require disclosure of personal information to service providers outside Australia. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents for Beryllium Advisers Pty Ltd advisers.

All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

# Adviser remuneration

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your Adviser provides a recommendation for a financial product or service, your Adviser may be remunerated through either:

- An initial fee for service; or
- An ongoing fee for service; or
- A contribution fee or implementation fee; or
- Commission payments from product providers where applicable; or
- A combination of any of the above.

Fees can range from $500 to $20,000 depending on the work requested - due to this range your adviser will quote any and all costs. Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply.

Where an insurer pays a commission, this may be up to 66% of your first-year premium initially and up to 33% of your ongoing premium in subsequent years. For example:

- A $1,000 premium would mean $660 in initial and $330 in ongoing commission.

All fees or commissions are initially paid to Beryllium Advisers Pty Ltd before distributing to our authorised representatives.

# Licensee remuneration

Beryllium Advisers Pty Ltd receives a flat fee for the provision of services required under its Australian Financial Services Licence.

# Referrals

Should you be referred to your adviser by a third party, such as an Accountant or Mortgage Broker, the third party may receive a fee for the referral. You will receive more detailed information concerning any referral fee in your SoA or other relevant document.

# Other forms of remuneration or benefits

Beryllium Advisers Pty Ltd and/or its Advisers may receive non-monetary benefits where:

- The amount is less than $300 and identical or similar benefits are not given on a frequent basis;
- The benefit has a genuine education or training purpose (including attendance at conferences) and is relevant to providing financial product advice; and/or
- The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider.

Payments or benefits received are disclosed in a register. A copy of the register is available upon request.

# Related companies

Neither your Adviser nor the Licensee have any association or relationship with the issuers of financial products that might reasonably be expected to be capable of influencing them in the provision of financial services.

# Sponsorship

Beryllium Advisers Pty Ltd and its related companies may receive payments or benefits from product providers in return for granting rights such as being recognised as a sponsor and the right to promote their product and give presentations at conferences and/or professional development training days.

Beryllium Advisers Pty Ltd may use these payments to pay for costs associated with such conferences, training or professional development days.

# Professional Indemnity

Beryllium Advisers Pty Ltd maintains a group policy which includes appropriate Professional Indemnity Insurance cover for Beryllium Advisers Pty Ltd as required by the Corporations Act 2001.

This covers all corporate authorised representatives (CAR) and authorised representatives (AR) as per the ASIC register.

# Reporting your concerns

If you have a complaint about any financial service provided to you by your Adviser, take the following steps:

1. Contact Beryllium Advisers Pty Ltd to discuss your complaint.

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| Phone: | 1800 262 258 |
| Online: | www.beadvisers.com.au |
| Email: | feedback@beadvisers.com.au |
| Postal: | Feedback – Beryllium Advisers, PO BOX 1100, Toowong DC Q 4066 |

2. We will acknowledge receipt of a complaint immediately, however, where this is not possible, acknowledgement will be made as soon as practicable.

3. We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution.

4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. The contact details for AFCA are:

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|---|---|
| Phone: | 1800 931 678 (free call) |
| Online: | www.afca.org.au |
| Email: | info@afca.org.au |
| Mail: | GPO Box 3 Melbourne VIC 3001 |

Furthermore, the Australian Securities and Investments Commission (ASIC) has a free of charge info line on 1300 300 630, which you may use to obtain information about your rights and to make a complaint.

# For more information:

Please visit moneysmart.gov.au for more information on financial advice.

## CONTACT US

Phone: 1800 262 258
Email: operations@beadvisers.com.au
Website: www.beadvisers.com.au
Postal: PO BOX 1100, Toowong DC QLD 4066

Beryllium ADVISERS

# ADVISER PROFILE

## Practice Details

| | |
|---|---|
| Company Name | The Trustee for The Yurko Family Trust t/a Thrive Financial Planning |
| Corporate Authorised Representative Number | 000449875 |
| Company ABN | 80 346 511 003 |
| Business Address | 1/21 Empire Cres, Chevallum QLD 4555 |
| Email | admin@thrivefinancial.com.au |
| Phone | 0432 067 181 |
| Website | www.thrivefinancial.com.au |

## Adviser Profile

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|---|---|
| Adviser Name | Rachael Yurko |
| Authorised Representative | 336473 |
| Email | rachael@thrivefinancial.com.au |
| Phone | 0432 067 181 |

**Advice Authorisations**

Rachael is authorised to advise and deal in the following financial services on behalf of Beryllium Advisers:

- Deposit and payment products - Basic Deposit
- Government Debentures, Stocks and Bonds
- Life insurance products (Investment and Personal)
- Managed investments
- Investor Directed Portfolio Services (IDPS)
- Retirement Savings Accounts (RSA)
- Securities
- Superannuation
- Self-managed superannuation
- Standard Margin Lending Facilities

**What qualifications and professional memberships does your financial adviser have?**

Rachael has completed a Master of Financial Planning in addition to her Graduate Diploma of Financial Planning. Rachael meets all the conditions required to provide Tax (Financial) Advice services and also meets all competency requirements under ASIC's RG 14.

**What payments do my employer and other related entities including myself receive?**

Adviser Revenue – Thrive Financial receives 100% of fees, commissions and incentives. Business expenses are deducted from this payment like any other business. As an employee of Thrive Financial, Rachael receives a base salary. As a shareholder of Thrive Financial, Rachael is also entitled to a share in profits.

Referral Fees – Rachael does not receive referral fees personally from any party.

**About Me**

Rachael joined the financial planning profession in 2009. Throughout this time Rachael has specialised in providing comprehensive wealth protection advice by delivering an array of personalised life risk insurance recommendations to a wide range of clients with complex needs.

Rachael also has a keen interest in developing high quality and easily digestible content to improve the financial literacy of Australians.

In her role as Director of Thrive Financial, Rachael is responsible for all client wealth protection strategies, claims management as well as shaping the firm's vision, brand and strategic direction.

# ADVISER PROFILE

## Practice Details

| | |
|---|---|
| Company Name | The Trustee for The Yurko Family Trust t/a Thrive Financial Planning |
| Corporate Authorised Representative Number | 000449875 |
| Company ABN | 80 346 511 003 |
| Business Address | 1/21 Empire Cres, Chevallum QLD 4555 |
| Email | admin@thrivefinancial.com.au |
| Phone | 0432 067 181 |
| Website | www.thrivefinancial.com.au |

## Adviser Profile

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|---|---|
| Adviser Name | Callum Glasby |
| Authorised Representative | 361186 |
| Email | callum@thrivefinancial.com.au |
| Phone | 0421 005 274 |

**Advice Authorisations**

Callum is authorised to advise and deal in the following financial services on behalf of Beryllium Advisers:

- Deposit and payment products - Basic Deposit
- Government Debentures, Stocks and Bonds
- Life insurance products (Investment and Personal)
- Managed investments
- Investor Directed Portfolio Services (IDPS)
- Retirement Savings Accounts (RSA)
- Securities
- Superannuation
- Self-managed superannuation
- Standard Margin Lending Facilities

**What qualifications and professional memberships does your financial adviser have?**

Callum has completed a Bachelor of Commerce (Finance) and an Advanced Diploma of Financial Planning. Callum has also completed accreditation courses in the areas of Self-Managed Superannuation Funds, Margin Lending & Geared Investments and ASX Lised Products. Callum meets all the conditions required to provide Tax (Financial) Advice services and also meets all competency requirements under ASIC's RG 14.

**What payments do my employer and other related entities including myself receive?**

Adviser Revenue – Thrive Financial receives 100% of fees, commissions and incentives. Business expenses are deducted from this payment like any other business. As an employee of Thrive Financial, Callum receives a base salary as well as a share of revenue generated above a certain hurdle.

Referral Fees – Callum does not receive referral fees personally from any party

**About Me**

Callum joined the financial planning profession in Brisbane in 2005. He worked for 5 years as a Paraplanner in boutique advisory practices focusing on product research, compliance, scenario analysis and producing Statements of Advice.

Callum then spent a further 7 years operating as a Financial Planner & Senior Adviser focusing on client engagement, strategy development, recommendation supervision as well as relationship management and financial planning client reviews. Callum focused heavily on financial literacy, superannuation and retirement planning advice as well as personal insurance strategies.

Following that Callum spent just under 2 years as a Private Client Adviser in a large Wealth Management and Stockbroking firm. This experience helped called to understand the function on capital markets and enabled him to refine his advice skills specifically in portfolio construction and security selection with a focus on Australian Equities.

To further his understanding of the broader financial advice landscape, Callum then spent just under two years in contract roles operating as an assurance specialist in large scale remediation programs.

In 2022, Callum moved to the Sunshine Coast and officially joined Thrive Financial in early 2023.

At Thrive, Callum is responsible for setting best practice across all operations that relate to financial planning advice delivery.